# **FACT SHEET: School Closure**

Hussian College Located in Clarksville, Murfreesboro, and Nashville, Tennessee

On July 12, 2023, Hussian College (HC) lost its eligibility to participate in the federal student aid programs due to school closure. ED has determined HC's last day of educational instruction was May 26, 2023, which serves as its official closure date for purposes of the federal student aid programs.

This fact sheet provides important information about your options now that your school has closed, including:

- obtaining your academic transcripts;
- understanding if your state offers a tuition recovery fund;
- determining if you qualify for a discharge of your student loan(s);
- knowing the steps in the loan discharge process;
- transferring your credits to another school; and
- contacting your loan servicer.

We encourage you to avoid paying for services that Federal Student Aid offers for free.

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### What are your options now?

- → Transfer to another school.
- → Visit **StudentAid.gov/closedschool** for additional information about closed school loan discharges.
- → Contact your state agency listed below to inquire about transfer options and other resources that may be available to you. You should contact individual schools for transfer credit or hour policies.

### **Tennessee Higher Education Commission**

312 Rosa Parks Ave, 9th Floor

Nashville, TN 37243 Phone: 615-741-3605

Website: HUSSIAN COLLEGE - Nashville, Murfreesboro, Clarksville,

and Online Instruction (tn.gov)
Email: THEC.RCD@tn.gov

# Obtaining your academic transcripts

Although some students may have received transcripts prior to closure, students who did not receive a transcript may obtain one by emailing a request to: joshua.figuli@hussiancollege.edu. The Tennessee Higher Education Commission will update its webpage at HUSSIAN COLLEGE – Nashville, Murfreesboro, Clarksville, and Online Instruction (tn.gov) to identify transcripts it has received and explaining how students can obtain a copy of their transcripts.

If you transfer to another school to continue your education, you may be asked to provide a copy of these records to your new school. The records also may be useful in substantiating your claim for a closed school loan discharge.

### Does your state administer a tuition recovery fund?

Some states provide funds that generally reimburse charges not covered by other sources. For example, a closed school loan discharge would cover the amount of your federal student loans, while tuition recovery fund payments could cover expenses, such as private loans and cash payments that were directed toward tuition payments at the closed school. More information and applicable eligibility criteria for students enrolled at the Clarksville (including online), Murfreesboro, and Nashville locations is available at <a href="https://doi.org/10.1016/journal.org/">HUSSIAN COLLEGE — Nashville, Murfreesboro, Clarksville, and Online Instruction (tn.gov)</a> under Tuition Guaranty Fund.

# Do you qualify for a closed school loan discharge?

ED officials have verified that May 26, 2023, was the institution's last full day of educational instruction at the HC Clarksville, Murfreesboro, and Nashville Tennessee locations and is the date used to determine potential eligibility for closed school loan discharge.

There are certain criteria for a closed school loan discharge, and there are certain steps you need to take to apply for a student loan discharge.

Student loan borrowers (and parents who borrowed PLUS loans on behalf of students) may be eligible for a 100% discharge of your federal student loans borrowed to attend HC under either of these circumstances:

- HC ceased offering instruction while you were enrolled, and you did not complete your program because it ceased
  offering instruction. If you were on an approved leave of absence from HC for purposes of the federal student aid
  programs, you are considered to have been enrolled at the school, or
- You withdrew from all classes on or after May 26, 2023 prior to 180 day mark. A closed school loan discharge normally applies only if you withdrew (without completing your program) shortly before the school's closure date.

You are not eligible for discharge of your loans if your school closed and any of the following is true:

- You withdrew from all classes on or before May 26, 2023 prior to 180 day mark.
- You completed all of your coursework for your program before HC last offered instruction, even though you have not received a diploma or certificate.

# The loan discharge process

To apply for a closed school loan discharge, you can either:

- Complete the Closed School Loan Discharge Application sent to you by your servicer, or complete the Closed School Loan Discharge Application at Studentaid.gov/forms-library, and return it to your loan servicer, or
- Contact your loan servicer for more information before you complete the application.

You **must** send your Closed School Loan Discharge Application to your federal student loan servicer. To find out who your loan servicer is, log in to your account at **StudentAid.gov** or call 1-800-4-FED-AID (1-800-433-3243). A list of federal loan servicer contact information is on Page 4 of this fact sheet.

- Be sure to continue to make payments on your loan while your discharge application is being processed.
- If you do not meet the criteria for a loan discharge, you will be informed by your loan servicer and will need to continue making payments on your loans based on the terms of your promissory note.

Note: For any school closures that occur after July 1, 2023, the Department will discharge the loan without an application or any statement from the borrower 1 year after the institution's closure date or the last date of attendance if the borrower did not complete the program at another location of the school or through an approved teach-out agreement at another school. For school closures that occurred prior to July 1, 2023, automatic closed school loan discharges occur 3 years after the closure date.

# **Does your Federal Pell Grant eligibility reset?**

The amount of Federal Pell Grant funds you may receive over your lifetime is limited by federal law to be the equivalent of six years of Pell Grant funding. Since the maximum amount of Pell Grant funding you can receive each year is equal to 100 percent, the six-year equivalent is 600%. For more information, visit **StudentAid.gov/pell-leu**.

If you are eligible for the restoration of Pell Grant eligibility, your restoration will be done automatically; there is nothing for you to do. If your Pell Grant eligibility has been restored for the current award year, and/or you have regained eligibility bringing you under the 600 percent limitation, you will be notified by email.

# Can you transfer your credits to another school?

Instead of applying for a closed school loan discharge, you may want to keep the credits you've earned from HC and transfer those credits to another school with a comparable program. If you do transfer into a comparable program offered by another school, that school will evaluate your HC transcript, course work, and hours completed in the subjects covered in your course of study, and will decide how much credit to give you for the work you've already completed, as well as identify the coursework you need to complete your program of study. It is up to the new school to decide how much credit to give you.

ED is working with representatives from the state licensing and postsecondary education oversight body to process student records as soon as possible, so that transfer schools can start assessing students for transfer and remaining student aid eligibility.

# Accessing information about your federal financial aid

If you need to access information about your federal student aid history, log in to your account at StudentAid.gov.

If you filed a FAFSA® form identifying HC as the institution you would be attending and need the information forwarded to another institution, visit **fafsa.gov** to make changes to your filed application.

# We're here to help

ED is committed to helping you as you plan the next steps in continuing your education. We encourage you to avoid paying for services that Federal Student Aid offers for free. Please visit **StudentAid.gov/closures** to view answers to common questions asked by students of other closed schools. Note: not all institutions that close are listed. Please scroll past the list of closed schools to the *Frequently Asked Questions About School Closures*.

For help understanding the information presented in this fact sheet, contact the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243).

# Who Is Your Loan Servicer?

Federal Student Loan Servicers	
Aidvantage aidvantage.com Phone: 1-800-722-1300 Fax: 866-266-0178 TDD/TTY: Dial 711 - Telecommunications Relay Service for assistance.  Office Hours: Monday 8 a.m. – 9 p.m. ET, Tuesday and Wednesday 8 a.m. – 8 p.m. ET, Thursday and Friday 8 a.m. – 6 p.m. ET.	MOHELA mohela.com Phone: 1-888-866-4352 Fax: 1-866-222-7060 TDD/TTY: Dial 711 - Telecommunications Relay Service for assistance. Office Hours: Monday - Thursday 7 a.m 9 p.m. CT Friday 7 a.m 5 p.m. CT
Great Lakes Educational Loan Services, Inc. mygreatlakes.org Phone: 1-800-236-4300 Fax: 1-800-375-5288 TDD/TTY: Dial 711 - Telecommunications Relay Service for assistance. Office Hours: Monday - Friday 7 a.m 9 p.m. CT	NeInet nelnet.com Phone: 1-888-486-4722 Fax: 1-877-402-5816 TDD/TTY: A borrower who is hearing-impaired may web chat with a representative by visiting the website and clicking "Chat Now." Office Hours: 24 hours a day, 7 days a week
HESC/Edfinancial edfinancial.com/DL Phone: 1-855-337-6884 Fax: 1-800-887-6130 or 865-692-6349 Contact Us Page: edfinancial.com/Contact Office Hours: Monday - Thursday 8 a.m 8:30 p.m. ET Friday 8 a.m 6 p.m. ET	OSLA Servicing osla.org Phone: 1-866-264-9762 TDD/TTY: 405-556-9230 Email: DLcustserv@osla.org Office Hours: Monday - Friday 8 a.m 5 p.m. CT